

Exhibit 1



**Service of Process
Transmittal**

10/23/2017

CT Log Number 532150183

TO: Lynn Cravey
Fidelity National Information Services, Inc.
11601 Roosevelt Blvd N
Saint Petersburg, FL 33716-2202

RE: Process Served in Michigan

FOR: Certegy Check Services, Inc. (Domestic State: DE)

ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

TITLE OF ACTION: MICHAEL TEDESCHI, Pltf. vs. CERTEGY CHECK SERVICES, INC., Dft.

DOCUMENT(S) SERVED: Summons, Proof(s), Complaint

COURT/AGENCY: Marquette County - 96th District Court, MI
Case # M170813GC

NATURE OF ACTION: Violation of Fair Credit Reporting Act

ON WHOM PROCESS WAS SERVED: The Corporation Company, Plymouth, MI

DATE AND HOUR OF SERVICE: By Certified Mail on 10/23/2017 postmarked on 10/16/2017

JURISDICTION SERVED : Michigan

APPEARANCE OR ANSWER DUE: Within 28 days

ATTORNEY(S) / SENDER(S): Michael Tedeschi
207 Sidewinder St.
Gwinn, MI 49841
906-346-2661

ACTION ITEMS: CT has retained the current log, Retain Date: 10/23/2017, Expected Purge Date: 10/28/2017

Image SOP

Email Notification, Crystal Warren Crystal.Warren@FISGlobal.com

Email Notification, Andrew Donnellan andrew.donnellan@fisglobal.com

Email Notification, Kathy Hause Kathy.Hause@FISGlobal.com

Email Notification, Lynn Cravey Lynn.Cravey@FISGlobal.com

Email Notification, Debbie Segers Debbie.Segers@fisglobal.com

SIGNED: The Corporation Company

ADDRESS: 40600 ANN ARBOR RD E STE 201
Plymouth, MI 48170-4675

TELEPHONE: 213-337-4615

TED SCHAI

207 SIDEWINDER -
GWINN MI 49841

CERTIFIED MAIL



7015 0640 0001 1933 7878

CERTIFY CHECK SERVICES

% THE CORPORATION CO.

40600 ANN ARBOR RD E

STE 201

PLYMOUTH, MI

48170



1000



48170

U.S. POSTAGE
PAID
MARQUETTE, MI
49855
OCT 18 17
AMOUNT

\$7.29

R2304E105313-05

4817034675 0021

Original - Court
1st copy - Defendant2nd copy - Plaintiff
3rd copy - Return

Approved, SCAO

STATE OF MICHIGAN 96th JUDICIAL DISTRICT JUDICIAL CIRCUIT COUNTY PROBATE	SUMMONS AND COMPLAINT	CASE NO. M17-0813 GL
Court address 234 W. Baraga Ave. Marquette MI 49855		Court telephone no. 906 225 8235
Plaintiff's name(s), address(es), and telephone no(s). Michael J Tedeschi 207 Sidewinder St. Gwinn, MI 49841 906 346 2661	v	Defendant's name(s), address(es), and telephone no(s). Certegy Check Services Inc. 11601 Roosevelt Blvd TA-10 St. Petersburg, FL 33716 (800) 237 3826
Plaintiff's attorney, bar no., address, and telephone no. Pro Se		

SUMMONS NOTICE TO THE DEFENDANT: In the name of the people of the State of Michigan you are notified:

1. You are being sued.
2. **YOU HAVE 21 DAYS** after receiving this summons to file a written answer with the court and serve a copy on the other party or take other lawful action with the court (28 days if you were served by mail or you were served outside this state).
3. If you do not answer or take other action within the time allowed, judgment may be entered against you for the relief demanded in the complaint.

Issued OCT 13 2017	This summons expires JAN 12 2018	Court clerk 
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Family Division Cases (The following is information required in the caption of every complaint and is to be completed by the plaintiff.)

- ☐ This case involves a minor who is under the continuing jurisdiction of another Michigan court. The name of the court, file number, and details are on page ____ of the attached complaint.
- ☐ There is no other pending or resolved action within the jurisdiction of the family division of circuit court involving the family or family members of the parties.
- ☐ An action within the jurisdiction of the family division of the circuit court involving the family or family members of the parties has been previously filed in _____ Court.

The action ☐ remains ☐ is no longer pending. The docket number and the judge assigned to the action are:

Docket no.	Judge	Bar no.
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Civil Cases (The following is information required in the caption of every complaint and is to be completed by the plaintiff.)

- ☐ This is a business case in which all or part of the action includes a business or commercial dispute under MCL 600.8035.
- ☒ There is no other pending or resolved civil action arising out of the same transaction or occurrence as alleged in the complaint.
- ☐ A civil action between these parties or other parties arising out of the transaction or occurrence alleged in the complaint has been previously filed in _____ Court.

The action ☐ remains ☐ is no longer pending. The docket number and the judge assigned to the action are:

Docket no.	Judge	Bar no.
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VENUE

Plaintiff(s) residence (include city, township, or village) Gwinn, MI	Defendant(s) residence (include city, township, or village) St. Petersburg, FL
Place where action arose or business conducted Gwinn, MI	

18 OCT 2017

Date


 Signature of attorney/plaintiff

If you require special accommodations to use the court because of a disability or if you require a foreign language interpreter to help you fully participate in court proceedings, please contact the court immediately to make arrangements.

Note to Plaintiff: The summons is invalid unless served on or before its expiration date.

SUMMONS AND COMPLAINT

Case No. _____

PROOF OF SERVICE

TO PROCESS SERVER: You are to serve the summons and complaint not later than 91 days from the date of filing or the date of expiration on the order for second summons. You must make and file your return with the court clerk. If you are unable to complete service you must return this original and all copies to the court clerk.

CERTIFICATE / AFFIDAVIT OF SERVICE / NONSERVICE☐ **OFFICER CERTIFICATE**

OR

☐ **AFFIDAVIT OF PROCESS SERVER**

I certify that I am a sheriff, deputy sheriff, bailiff, appointed court officer, or attorney for a party (MCR 2.104[A][2]), and that: (notarization not required)

Being first duly sworn, I state that I am a legally competent adult who is not a party or an officer of a corporate party, and that: (notarization required)

☐ I served personally a copy of the summons and complaint.

☐ I served by registered or certified mail (copy of return receipt attached) a copy of the summons and complaint, together with _____

List all documents served with the Summons and Complaint

_____ on the defendant(s):

Defendant's name	Complete address(es) of service	Day, date, time

☐ I have personally attempted to serve the summons and complaint, together with any attachments, on the following defendant(s) and have been unable to complete service.

Defendant's name	Complete address(es) of service	Day, date, time

I declare that the statements above are true to the best of my information, knowledge, and belief.

Service fee \$	Miles traveled	Fee \$	TOTAL FEE \$
Incorrect address fee \$	Miles traveled	Fee \$	

Signature _____

Name (type or print) _____

Title _____

Subscribed and sworn to before me on _____, _____ County, Michigan.
Date

My commission expires: _____ Signature: _____
Date Deputy court clerk/Notary public

Notary public, State of Michigan, County of _____

ACKNOWLEDGMENT OF SERVICE

I acknowledge that I have received service of the summons and complaint, together with _____
Attachments

_____ on

Day, date, time

Signature _____ on behalf of _____

**STATE OF MICHIGAN
IN THE 96th DISTRICT COURT**

MICHAEL TEDESCHI

Plaintiff,

-vs-

Case No. **M17-08136L**
Hon.

CERTEGY CHECK SERVICES, INC.

Defendant,

Michael Tedeschi
In Pro Per
207 Sidewinder St.
Gwinn, Mi 49841
(906) 346-2661
mjted@icloud.com

Certegy Check Services, Inc.
11601 Roosevelt Blvd TA-10
St. Petersburg, FL 33716
(800) 237 3826

COMPLAINT & JURY DEMAND

Introduction

1. The Fair Credit Reporting Act (FCRA) requires consumer reporting agencies adopt reasonable procedures that are fair and equitable with regard to the proper utilization of consumer credit data; it sets forth procedures in case of disputes, with specific requirements that a reasonable reinvestigation be conducted, within a specified time period, and that employees are properly trained, procedures followed, and unverifiable information be deleted 15 U.S.C. §1681b, §1681e, §1681h and §1681i.

Parties

2. The Plaintiff, Michael Tedeschi ("TEDESCHI"), is a resident of Marquette County, Michigan. TEDESCHI is a "person" and "consumer" as defined by 15 U.S.C. §1681a.

3. The Defendant, Certegy Check Services, Inc. ("CCS") is a foreign corporation doing business in Marquette County, Michigan. CCS is a "consumer reporting agency" as defined by 15 U.S.C. §1681a.

Jurisdiction

4. The amount in controversy is \$25,000.00 or less, exclusive of costs and attorney's fees.

Venue

5. The transactions and occurrences which give rise to this action occurred in Marquette County, Venue is proper for the 96th District Court.

GENERAL ALLEGATIONS

6. CCS is a check authorization and warranty services company.

7. On or about 12 July 2017, TEDESCHI's ability to pay with a check, on line via Automated Clearing House (ACH) method was declined by the Michigan Lottery website based in whole or part on the recommendation of CCS per the website.

8. On or about 14 July 2017 I TEDESCHI requested a copy of his CONSUMER FILE DISCLOSURE REPORT allowed by law due to the adverse action.

9. On or about 19 July 2017 CCS responded with a form requesting TEDESCHI confirm more information than reasonably necessary, TEDESCHI's Driver's License, state of issue, date of birth, bank routing number, bank account number and social security number, information which CCS already had, or should have had, in its possession to complete the legal request, the information was NOT requested to confirm identification, but to "ensure that a comprehensive report is provided". CCS did impose an arbitrary deadline of twenty (20) calendar days for a reply or they would close the request.

10. On or about 26 July 2017, TEDESCHI did return the full completed form, along with his letter of complaint, citing the lack of any information provided to "confirm and , if needed, make any corrections to the following information" TEDESCHI states CCS has violated the FCRA by failing to have appropriate procedures in place and adequately trained personnel, who should have known the form was not in compliance with the FCRA.

11. On or about 4 August 2017, TEDESCHI received the requested CONSUMER FILE DISCLOSURE REPORT, the denied transaction, date, type, amount, check number, client name and recommendation made to the client were absent from the report.

12. On or about 12 August 2017 TEDESCHI filed a dispute, citing the missing transaction with the lottery, requesting clarification of any information provided to Chex Systems, another consumer reporting agency, explanation of

consumer identifiers mentioned in the report and how they are used, if CCS accessed other consumer credit reports, if so which ones and a procedural request “ a description of the procedure used to determine the accuracy and completeness of the report” that is authorized by the FCRA, and requires a complete written response within 15 days.

13. On or about 14 August 2017 TEDESCHI receive a letter from CCS, stating they consider his request closed. If CCS had appropriate procedures in place, properly and adequately trained personnel this false and improper notice would not have been made.

14. On or about 17 August 2017 TEDESCHI receives a written response to his letter of 12 August 2017 it fails to answer any of the questions posed to CCS, and contains no procedural details as required, when requested as TEDESCHI did.

15. On 1 September 2017, CCS employee Brian Lutzykowski, team lead, calls TEDESCHI at the direction of management he states, CCS does not have the Michigan Lottery transaction in question, and that these circumstances occur “occasionally”, he states, that the Michigan Lottery would have received a “DECLINE” recommendation, as that is the way the system is set up.

This declaration makes CCS actions knowing and willful as they know of the existence of such problems, know that the system generates a “DECLINE” recommendation, know that the system does not record the entry into consumers files.

16. CCS knows that TEDESCHI and other consumers are or have been negatively effected but failed to correct the problems, creating inaccuracies in consumers reports

cause by the unreasonable procedures that are inadequate, maintained by personnel who are not adequately trained to remedy the issues.

COUNT I - IV Fair Credit Reporting Act (FCRA)

17. Plaintiff(s) incorporates the preceding allegations by reference. Paragraphs 1 – 16.

Count I

18. CCS did violate FCRA § 607(b) 15 U.S.C.S. § 1681(e) failing to maintain reasonable policy and procedures to assure maximum possible accuracy of information contained in the consumer files of TEDESCHI repeatedly on multiple occasions.

Count II

19. CCS did violate FCRA § 611(a)(1)(A) 15 U.S.C.S. § 1681i as they did not conduct reasonable investigations repeatedly of the multiple inaccuracies disputed.

Count III

20. CCS did violate FCRA § 610(2)(c) 15 U.S.C.S. § 1681h as they failed to adequately train personnel to insure procedural compliance addressing each of the multiple inaccuracies.

Count IV

21. CCS did violate FCRA § 611(a) (6) (B)(i) 15 U.S.C.S. § 1681i as they did not provide a statement that the reinvestigation was complete.

Count V

22. CCS did violate FCRA § 611(a) (6) (B)(iii) 15 U.S.C.S. § 1681i as they did not provide a notice that, if requested by the consumer, a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available.

Count VI

23. CCS did violate FCRA § 611(a) (6) (B)(iv) 15 U.S.C.S. § 1681i as they did not provide a notice that the consumer has the right to Add a statement to the consumer's file disputing the accuracy or completeness . Of the information;

Count VII

24. CCS did violate FCRA § 611(a) (6) (B)(v) 15 U.S.C.S. § 1681i as they did not provide a notice that the consumer has the right to request under subsection (d) that the consumer reporting agency furnish notifications under that subsection.

Count VIII

25. CCS did violate FCRA § 611(a) 970 15 U.S.C.S. § 1681i as they did provide to TEDESCHI a description referred to in paragraph (6)(B)(iii) by not later than 15 days after receiving a request from the consumers for that description.
26. Plaintiff has suffered damages as a result of these willful and knowing violations of the FCRA.

DEMAND FOR JURY TRIAL

Plaintiff demands a trial by jury of any issues triable of right by a jury

Demand for Judgment for Relief

Accordingly, Plaintiffs requests that the Court grant:

- a. The amount of \$25,000.00 representing compensation for repeated non-compliance with the content, policy and procedures outlined in the FCRA, including emotional distress, mental anguish, frustration, pain and suffering.
- b. Equitable relief under statute and common law.
- c. Statutory damages.
- d. Statutory costs and fees.
- e. Any other equitable relief the court deems appropriate to fully redress Plaintiffs damages.

Respectfully Submitted

By: 

Michael Tedeschi
In Pro Per
207 Sidewinder St.
Gwinn, Mi 49841
906 346 2661
mjted@icloud.com

Date: 12 Oct 2017